

Information to identify the case:

Debtor 1 **Melissa G. Hoffmann**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2356**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-27985-KCF**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Melissa G. Hoffmann

12/22/16

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Melissa G. Hoffmann
 Debtor

Case No. 16-27985-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 55

Date Rcvd: Dec 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2016.

db
 516401493 +Melissa G. Hoffmann, 775 Independence Avenue, Hamilton, NJ 08610-4233
 516401494 +A-1 Collection Services, PO Box 7387, Trenton, NJ 08628-0387
 516401498 #+A-1 Collections Svc, 101 Grovers Mill Road St, Lawrenceville, NJ 08648-4706
 516401500 Bank of America Home Loans, PO Box 31785, Tampa, FL 33631-3785
 Brightwater Capital, LLC, Ashton & Weinberg, Inc., 1525 Old Louisquisset Pike,
 Suite C 203, Trenton, NJ 08610
 516401504 +CBNA, PO Box 320006, Birmingham, AL 35232-0006
 516401502 +Capital Health Medical Center- Hopewell, PO BOX 785831, Philadelphia, PA 19178-5831
 516401501 +Capital Health in Hamilton, 1445 Whitehorse-Mercerville Road, Trenton, NJ 08619-3834
 516401505 +Chase Bank USA, N. A., c/o Creditors Bankruptcy Services, P.O. Box 740933,
 Dallas, TX 75374-0933
 516401512 +Court Officer Kenneth Dickson, Mercer County Superior Court, PO Box 687,
 Forked River, NJ 08731-0687
 516401514 +Department Stores National Bank, 701 E 60th Street N, Sioux Falls, SD 57104-0432
 516401515 Emergency Phy. Assoc. of South Jersey, PO Box 850001, Orlando, FL 32885-1004
 516401516 Enhanced Recovery Company, LLC, P.O. Box 23870, Jacksonville, FL 32241-3870
 516401519 +Gold's Gym - Lawrenceville, 4152 Quakerbridge Road, Lawrence Township, NJ 08648-4703
 516401520 +HRRG, PO BOX 459080, Sunrise, FL 33345-9080
 516401521 +JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519
 (address filed with court: JC Christensen & Associates, Inc., PO Box 519,
 Sauk Rapids, MN 56379)
 516401523 +Kenneth Dickson, Court Officer, PO Box 687, Forked River, NJ 08731-0687
 516401526 +Lenox Law Firm, ATTN: Robert F. Casey, Esq., 136 Franklin Corner Road, Suite B2,
 Lawrenceville, NJ 08648-2586
 516401529 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 516401530 +Northland Group, P.O. Box 390905, Minneapolis, MN 55439-0905
 516401533 RMB, Inc., Atten: Payment Processing, 409 Bearden Park Circle, Knoxville, TN 37919-7448
 516401531 +Richard P. Tackett, 71 Barbara Drive, Trenton, NJ 08619-3903
 516401532 +Richard Paul Tackett, 71 Barbara Drive, Hamilton, NJ 08619-3903
 516401534 +Robert Casey, Esquire, Lenox Law Firm, 136 Franklin Corner Road B2,
 Lawrence Township, NJ 08648-2586

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 23 2016 00:03:41 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 23 2016 00:03:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516401491 E-mail/Text: jhernandez@trafgroup.org Dec 23 2016 00:04:12 A-1 Collection Service,
 101 Grovers Mill Road, Suite 303, Lawrenceville, NJ 08648-4706
 516401490 E-mail/Text: jhernandez@trafgroup.org Dec 23 2016 00:04:12 A-1 Collection Service,
 101 Grovers Mill Road, Suite 303, Lawrence Township, NJ 08648-4706
 516401492 E-mail/Text: jhernandez@trafgroup.org Dec 23 2016 00:04:12 A-1 Collection Service,
 PO Box 6009, Lawrence Township, NJ 08648-0009
 516401497 EDI: BANKAMER.COM Dec 22 2016 23:53:00 Bank of America, PO Box 982235,
 El Paso, TX 79998-2325
 516401499 EDI: BANKAMER.COM Dec 22 2016 23:53:00 Bank of America, N.A., PO Box 982236,
 El Paso, TX 79998-2236
 516401496 EDI: CITICORP.COM Dec 22 2016 23:53:00 AT & T Universal Card, PO Box 183113,
 Columbus, OH 43218-3113
 516401509 EDI: CITICORP.COM Dec 22 2016 23:53:00 Citi Cards, PO Box 183051,
 Columbus, OH 43218-3053
 516401503 EDI: CAPITALONE.COM Dec 22 2016 23:53:00 Capital One NA, P.O. Box 71083,
 Charlotte, NC 28272-1083
 516401506 +EDI: CHASE.COM Dec 22 2016 23:53:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 516401507 +EDI: CHASE.COM Dec 22 2016 23:53:00 Chase Cardmember Service, PO Box 15153,
 Wilmington, DE 19886-5153
 516401508 +EDI: CITICORP.COM Dec 22 2016 23:53:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 516401510 EDI: WFNNB.COM Dec 22 2016 23:53:00 Comenity Bank/Avenue, PO Box 659584,
 San Antonio, TX 78265-9584
 516401511 +EDI: WFNNB.COM Dec 22 2016 23:53:00 Comenity Capital Bank, P.O.Box 182789,
 Columbus, OH 43218-2789
 516401517 EDI: BANKAMER.COM Dec 22 2016 23:53:00 FIA Card Services, PO Box 15019,
 Wilmington, DE 19886-5019
 516401518 EDI: RMSC.COM Dec 22 2016 23:53:00 GE Capital Bank, PO Box 960061,
 Orlando, FL 32896-0061
 516401513 EDI: IRS.COM Dec 22 2016 23:53:00 Department of the Treasury, Internal Revenue Service,
 P.O. Box 9052, Andover, MA 01810-9041
 516401522 EDI: JEFFERSONCAP.COM Dec 22 2016 23:53:00 Jefferson Capital Systems, LLC, P.O. Box 23051,
 Columbus, GA 31902-3051
 516401524 EDI: CBSKOHLS.COM Dec 22 2016 23:53:00 Kohl's Payment Center, PO Box 2983,
 Milwaukee, WI 53201-2983
 516401525 EDI: WFNNB.COM Dec 22 2016 23:53:00 Lane Bryant, PO Box 659728,
 San Antonio, TX 78265-9728

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 55

Date Rcvd: Dec 22, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516401528 EDI: TSYS2.COM Dec 22 2016 23:53:00 Macy's, PO Box 183083, Columbus, OH 43218-3083
516401535 +E-mail/Text: paola.flores@rwjuh.edu Dec 23 2016 00:04:23 Robert Wood Johnson,
One Robert Wood Johnson Place, New Brunswick, NJ 08901-1966
516401536 EDI: SEARS.COM Dec 22 2016 23:53:00 Sears Credit Cards, PO Box 183082,
Columbus, OH 43218-3082
516401537 EDI: RMSC.COM Dec 22 2016 23:53:00 Synchrony Bank, P.O. Box 960061,
Orlando, FL 32896-0061
516405132 EDI: RMSC.COM Dec 22 2016 23:53:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
516401538 +EDI: RMSC.COM Dec 22 2016 23:53:00 Synchrony Bank/GAP, P.O. Box 965005,
Orlando, FL 32896-5005
516401540 +EDI: WTRRN BANK.COM Dec 22 2016 23:53:00 TD Bank USA/Target Credit, POB 673,
Minneapolis, MN 55440-0673
516401539 EDI: WTRRN BANK.COM Dec 22 2016 23:53:00 Target Card Services, P.O. Box 660170,
Dallas, TX 75266-0170
516401541 +E-mail/Text: ebn@vantagesourcing.com Dec 23 2016 00:04:03 Vantage Sourcing, PO Box 6786,
Dothan, AL 36302-6786
516401542 EDI: VERIZONWIRE.COM Dec 22 2016 23:53:00 Verizon Wireless, P.O. Box 25505,
Lehigh Valley, PA 18002-5505

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516401495 ##+ARS Account Resolution Services, 1801 NW 66th Avenue, Suite 200C,
Fort Lauderdale, FL 33313-4571
516401527 ##+Lynch, Osborne, Gilmore & Durst, ATTN: T. Sandberg Durst, Esq., 264 Nassau Street,
Princeton, NJ 08542-4622

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Donald Quigley on behalf of Debtor Melissa G. Hoffmann lawoffices@quigleyfayette.com,
donaldquigley.dq@gmail.com
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfbis.com
TOTAL: 3